

A ssociation for B etterment through E ducation and L ove inc.

168 Hope Road, Tinton Falls, New Jersey 07724

ABEL CD

11/10/07
DATE

ABEL agrees to pay ANASTASIA HOFFMAN \$ 25,000 (Twenty Five Thousand \$)

Plus interest accrued at 8% per annum. Interest is available to the CD holder upon
Interest to be paid on a monthly basis

This CD is open ended whereby it is redeemable anytime after 30 days at the discretion
of the holder.

Anthony O. DeGregorio
Anthony O. DeGregorio, President

* AMOUNT MODIFIED TO 44,000 EFFECTIVE
8/4/08 PAYING A MONTHLY DISTRIBUTION OF

\$293.33
(272.22 - 9/1/08 down) Anthony O. DeGregorio 8/4/08

MOD(FD) TO 6% 1/31/10 220/Mo. AND 1/4/10